Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District of ILLINOIS (State)		
Case Number (If known):	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	☐ Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1:	Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1. Your	full name		
goverr identif	the name that is on your nment-issued picture ication (for example, river's license or	Latana First name Nikole	First name
passp		Middle name	Middle name
identif	your picture ication to your meeting ne trustee.	Weems Last name	Last name
		Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. All ot	her names you		
have years	used in the last 8	First name	First name
	e your married or n names.	Middle name	Middle name
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
your	the last 4 digits of Social Security	xxx - xx - <u>9537</u>	XXX - XX
Indivi	er or federal dual Taxpayer fication number	OR	OR
iueilli	neadon number	9 xx - xx	9xx - xx

Entered 09/25/18 15:49:00 Filed 09/25/18 Case 18-26935 Doc 1 Desc Main Page 2 of 55

Document Weems Latana Nikole Debtor 1 Case Number (if known)

	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	Business name Business name EIN EIN	I have not used any business names or EINs. Business name Business name EIN EIN
5. Where you live	12305 S Elizabeth St Number Street	If Debtor 2 lives at a different address: Number Street
	Calumet Park City State ZIP Code COOK County If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address. Number Street	City State ZIP Code County If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices this mailing address. Number Street
	P.O. Box City State ZIP Code	P.O. Box City State ZIP Code
6. Why you are choosing this district to file for bankruptcy.	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. have another reason. Explain. (See 28 U.S.C. § 1408	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408

Entered 09/25/18 15:49:00 Filed 09/25/18 Case 18-26935 Desc Main Doc 1

Debtor 1

Nikole Latana

Document Weems

Page 3 of 55

Case Number (if known)

Pa	rt 2: Tell the Court About You	r Bankruptcy	Case			
7.	The chapter of the Bankruptcy Code you				equired by 11 U.S.C. § 342(b) for page 1 and check the appropriat	
	are choosing to file under	■ Chap	ter 7			
		☐ Chap	ter 11			
		☐ Chap	ter 12			
		☐ Chap	oter 13			
8.	How you will pay the fee	local yours subm	court for more deta self, you may pay w	ils about how you may ith cash, cashier's che t on your behalf, your a	Please check with the clerk' pay. Typically, if you are pay ck, or money order. If your at attorney may pay with a credi	ring the fee torney is
					oose this option, sign and att e in Installments (Official For	
		By la less pay t	w, a judge may, but than 150% of the of he fee in installmen	t is not required to, wai ficial poverty line that a its). If you choose this o	est this option only if you are ve your fee, and may do so capplies to your family size and option, you must fill out the ABB) and file it with your petition	only if your income is If you are unable to If you are unable to
9.	Have you filed for bankruptcy within the	□ No	NDII		11/13/2014	14-41021
	last 8 years?	Yes.	District NDIL	When	11/13/2014 Case Number	14-41021
			District None			
			District 140116	When	Case Number MM / DD / YYYY	
			District	When	Case Number	
10.	Are any bankruptcy	■ No				
	cases pending or being filed by a spouse who is	☐ Yes.	Debtor		Relationship to yo	u
	not filing this case with you, or by a business parter, or by affiliate?				Case Number, if	
			Debtor		Relationship to yo	
			District	When	Case Number, if	known
11.	Do you rent your residence?	□ No. ■ Yes.	Go to line 12 Has your landlord ob	otained an eviction judgme	ent against you?	
			■ No. Go to line □ Yes. Fill out <i>In</i> this bankrupto	itial Statement About an E	Eviction Judgment Against You (I	Form 101A) and file it with

Debtor 1	Latana	Nikole	Document	Page 4 of 55 Case Number (if known)	
	First Name	Middle Name	Last Nama	, , ,	

12.		_			
	Are you a sole proprietor of any full- or part-time business? A sole proprietorship is a	■ No. □ Yes.	Go to Part 4. Name and location of be	usiness	
	business you operate as an individual, and is not a separate legal entity such as		Name of business, if any		
	a corporation, partnerhsip, or LLC. If you have more than one sole proprietorship, use a separate sheed and attach it to this petition.		Number Street		
			City		State Zip Code
			Check the appropriate b	box to describe your business:	
			☐ Health Care Busir	ness (as defined in 11 U.S.C. § 101(27	A))
			☐ Single Asset Real	Estate (as defined in 11 U.S.C. § 101	(51B))
			☐ Stockbroker (as d	efined in 11 U.S.C. § 101(53A))	
			☐ Commodity Broke	er (as defined in 11 U.S.C. § 101(6))	
			☐ None of the above	e	
	For a definition of small business debtor, see 11 U.S.C. § 101(51D).	_	the Bankruptcy Code.	11, but I am NOT a small business debtor a	-
Pa	Report if You Own or Ha			erty That Needs Immediate Attention	
		ve Any Hazard	ous Property or Any Prope		
14.	Do you own or have any property that poses or is	No.	What is the hazard?		
14.	property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety?	No.			
14.	property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety? Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock	No.	What is the hazard? _	needed, why is it needed?	
14.	property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety? Or do you own any property that needs immediate attention? For example, do you own	No.	What is the hazard? _		
14.	property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety? Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building	No.	What is the hazard? _		
14.	property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety? Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building	No.	What is the hazard?	needed, why is it needed?	
14.	property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety? Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building	No.	What is the hazard?	needed, why is it needed?	

Debtor 1

Latana Nikole Document

Page 5 of 55

Case Number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing ab	ou
credit counseling because of:	

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. approved You must file a certificate from the agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing abou	ιt
credit counseling because of:	

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

> to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Debtor 1 Latana Nikole Document Weems Page 6 of 55

Case Number (if known)

16	What kind of debts do		consumer debts? Consumer debts are de	
6.	you have?	as "incurred by an individual	primarily for a personal, family, or household	purpose."
		No. Go to line 16b. Yes. Go to line 17.		
			business debts? Business debts are debts estment or through the operation of the busine	
		No. Go to line 16c. Yes. Go to line 17.		
		_	we that are not consumer debts or business o	lehts
			we that are not consumer debts of business t	
7.	Are you filing under Chapter 7?	☐ No. I am not filing under Ch	napter 7. Go to line 18.	
	•		er 7. Do you estimate that after any exempt p	
	Do you estimate that after any exempt property is	administrative expense	s are paid that funds will be available to distril	oute to unsecured creditors?
	excluded and	No.		
	administrative expenses are paid that funds will be	Yes.		
	available for distribution to unsecured creditors?			
3.	How many creditors do	1 -49	1,000-5,000	25,001-50,000
	you estimate that you owe?	☐ 50-99 ☐ 100-199	☐ 5,001-10,000 ☐ 10,001-25,000	☐ 50,001-100,000 ☐ More than 100,000
	owe:	☐ 200-999	10,001-25,000	☐ More than 100,000
9.	How much do you	\$0-\$50,000	\$1,000,001-\$10 million	□\$500,000,001-\$1 billion
	estimate your assets to	\$50,001-\$100,000	\$10,000,001-\$50 million	\$1,000,000,001-\$10 billion
	be worth?	\$100,001-\$500,000 \$500,001-\$1 million	☐ \$50,000,001-\$100 million ☐ \$100,000,001-\$500 million	☐\$10,000,000,001-\$50 billion ☐More than \$50 billion
0.	How much do you	□ \$0-\$50,000	□ \$1,000,001-\$10 million	□\$500,000,001-\$1 billion
	estimate your liabilities	\$50,001-\$100,000	\$10,000,001-\$50 million	\$1,000,000,001-\$10 billion
	to be?	\$100,001-\$500,000	\$50,000,001-\$100 million	□\$10,000,000,001-\$50 billion
		□ \$500,001-\$1 million	□ \$100,000,001-\$500 million	☐ More than \$50 billion
Pa	T 7: Sign Below			
or	you	I have examined this petition, and correct.	I declare under penalty of perjury that the info	rmation provided is true and
			ter 7, I am aware that I may proceed, if eligible inderstand the relief available under each chap	
			did not pay or agree to pay someone who is rd read the notice required by 11 U.S.C. § 342	
		I request relief in accordance with	the chapter of title 11, United States Code, sp	ecified in this petition.
		<u> </u>	nent, concealing property, or obtaining money in fines up to \$250,000, or imprisonment for u d 3571.	
		✗ /s/ Latana Nikole Wee	ms 🗶	
		Signature of Debtor 1	Signa	ture of Debtor 2
		Executed on09/17/2018	} Evaci	ited on
		MM / DD		MM / DD / YYYY

Case 18-26935 Doc 1 Filed 09/25/18 Entered 09/25/18 15:49:00 Desc Main Document Page 7 of 55

Debtor 1	Latana	Nikole	Weems	Case Number (if known)
	First Name	Middle Name	Last Name	

For your attorney, if you are represented by one

if you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

🗶 /s/ Christopher Michael Dyer	Date	Date: 09/24/2	018
Signature of Attorney for Debtor	Bate	MM / DD / YYYY	,
Christopher Michael Dyer			
Printed name			_
Geraci Law L.L.C.			
Firm name			_
55 E. Monroe St., #3400			
Number Street			
			_
Chicago	IL	60603	-
	IL State	60603 ZIP Code	-
Chicago City Contact Phone 312-332-1800	State		- acilaw.con
City	State	ZIP Code	acilaw.cor

Fill in this inf	formation to ide	ntify your case:	
Debtor 1	Latana	Nikole	Weems
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States I	Bankruptcy Court f	or the : <u>NORTHERN</u> District of <u>I</u>	ILLINOIS_ (State)
Case Number			_
(If known)			

Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Pa	Summarize Your Assets	
		Your assets Value of what you own
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$ 0 \$ 12,450 \$ 12,450
Pa	Summarize Your Liabilities	V 11 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
		Your liabilities Amount you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$9,665
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$0 \$189,432
Pa	Summarize Your Liabilities	
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$2,327.37
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$2,295.00

Document Nikole Latana Case Number (if known) _ Debtor 1 First Name Middle Name Last Name

Part 4:	Answer These Questions for Administrative and Statistical Records					
_	Are you filing for bankruptcy under Chapter 7, 11 or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes					
Your famil	What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.					
	e Statement of Your Current Monthly Income : Copy your total current monthly income from Offi 2A-1 Line 11; OR , Form 122B Line 11; OR , Form 122C-1 Line 14.	icial	\$ 3,247.37			
	e following special categories of claims from Part 4, line 6 of <i>Schedule E/F</i> : art 4 of Schedule E/F, copy the following:	Total claim				
	estic support obligations (Copy line 6a.)	\$_0.00				
9b. Taxe	s and certain other debts you owe the government. (Copy line 6b.)	\$_0.00				
9c. Clain	ns for death or personal injury while you were intoxicated. (Copy line 6c.)	\$_0.00				
9d. Stude	ent loans. (Copy line 6f.)	\$ 173,542.00				
	pations arising out of a separation agreement or divorce that you did not report as laims. (Copy line 6g.)	\$_0.00				
9f. Debt	s to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	\$_0.00				
9g. Tota l	I. Add lines 9a through 9f.	\$_173,542.00				

	Caso 19	2 26025 Doc 1	Eilad 00/25/19	Entered 09/25/18 15:49:00	Desc I	Main	
Fill in this in	formation to ide	ntify your case and this filing:		0 of 55			
Debtor 1	Latana	Nikole	Weems				
Dobtor 2	First Name	Middle Name	Last Name				
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name				
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u> District of	_ILLINOIS				
Case Number			(State)			heck if this is a	an
(If known)	4004	/D			а	mended filing	
	orm 106A						
	e A/B: Pr			Co. in the second secon			12/15
				fits in more than one category, list the asset in arried people are filing together, both are equ			
-		ct information. If more space e number (if known). Answer	· · · · · · · · · · · · · · · · · · ·	te sheet to this form. On the top of any addition	onal		
		sidence, Building, Land, or Othe		ve an Interest In			
	n or have any le	gal or equitable interest in an	y residence, building, land	l, or similar property?			
No.	Describe						
_		portion you own for all of you	entries fro Part 1, includi	ng any entries for pages			
you have at	tached for Part	1. Write that number here		>			\$0.00
Part 2:	Describe Your Vel	hicles					
Do you own, le	ase, or have leg	al or equitable interest in any	vehicles, whether they are	e registered or not? Include any vehicles			
-		-	•	secutory Contracts and Unexpired Leases.			
03. Cars, vans	, trucks, tractors	s, sport utility vehicles, motor	cycles				
Yes.	Describe						
		homes, ATVs and other recre ors, personal watercraft, fishing ves					
No.	Dagasiha						
_	Describe lar value of the p	portion you own for all of your	entries fro Part 2, includi	ng any entries for pages			
you have at	tached for Part 2	2. Write that number here		>			\$ 0.00
Part 3:	Describe Your Pe	rsonal and Household Items					
Do you own or	have any legal	or equitable interest in any of	the following items?		Cui	rent value of th	е
					-	tion you own? not deduct secured	l claims
06 Household	l goods and furr	nishings			or e	xemptions	
Examples:	-	urniture, linens, china, kitchenware					
No. Yes.	Describe						
		Furniture, linen and small appliand	ces		\$500	¢	500.00
07. Electronic						Ψ	
		dios; audio, video, stereo, and digita including cell phones, cameras, me		rs, scanners; music			
No.	Describe						
163.	Describe	Flat screen TV and cell phone			\$500		500.00
08. Collectible	s of value					\$	500.00
		nes; paintings, prints, or other artwo collections; other collections, memo		objects;			
No.							
Yes.	Describe					\$	0.00

<u>La</u>tana Debtor 1

Case 18-26935 Doc 1

Filed 09/25/18

Document

Last Name

Entered 09/25/18 15:49:00 Page 11 of and the state of the

Desc Main

First Name

	Examples:	t for sports and Sports, photographs; carpentry tools; r	c, exercise, and other hobby equipment; bicycles,	pool tables, golf clubs, skis; canoes				
	Yes.	Describe					\$	0.00
10.	Examples:	Pistols, rifles, shot	uns, ammunition, and related equipment					
	Yes.	Describe					\$	0.00
11.	Examples:	Everyday clothes,	urs, leather coats, designer wear, shoes, accessor	ies				
	Yes.	Describe	Everyday clothes and shoes		\$400		\$	400.00
12.	Jewelry Examples: gold, silver No.		ostume jewelry, engagement rings, wedding rings,	heirloom jewelry, watches, gems,				
	Yes.	Describe	Everyday jewelry		\$200		\$	200.00
13.	Non-farm a Examples:	Dogs, cats, birds,	orses					
	Yes.	Describe		ludion on health aids on did not list			\$	0.00
14.	No.		usehold items you did not already list, inc	luding any nearth aids you did not list				
	Yes.	Describe	Books, CDs, DVDs & Family Photos		\$150		\$	150.00
			f your entries from Part 3, including any e					\$1,750.00
		Write that numb	er here	>				
		Write that numb	er here	>				
i	'art 4:	Describe Your Fi				portion y	value of to vou own?	
Do	you own o	Describe Your Fir	ancial Assets	g?		portion y Do not de	ou own?	
Do 16.	Cash Examples: No. Yes.	Describe Your Find I have any legal Money you have in Describe	nncial Assets or equitable interest in any of the following	g?		portion y Do not de	ou own?	
Do 16.	you own of Cash Examples: No. Yes. Deposits of Examples:	Money you have in Describe of money Checking, savings	nncial Assets or equitable interest in any of the following	nd on hand when you file your petition shares in credit unions, brokerage houses,		portion y Do not de	ou own?	ed claims
Do 16.	Cash Examples: No. Yes. Deposits of Examples: and other s	Money you have in Describe of money Checking, savings	pr equitable interest in any of the following or equitable interest in any of the following or other financial accounts; certificates of deposit; you have multiple accounts with the same institution. Account Type: Institution Checking Account	nd on hand when you file your petition shares in credit unions, brokerage houses, on, list each.		portion y Do not de	ou own?	0.00 0.00 100.00
Do 16.	you own of Cash Examples: No. Yes. Deposits of Examples: and other s No. Yes.	Money you have in Describe of money Checking, savings similar institutions. Describe	pr equitable interest in any of the following or equitable interest in any of the following or other financial accounts; certificates of deposit; you have multiple accounts with the same institution. Account Type: Institution Checking Account	nd on hand when you file your petition shares in credit unions, brokerage houses, on, list each. n name: k of America D Bank		portion y Do not de	ou own?	0.00 0.00
Do 16.	you own of Cash Examples: No. Yes. Deposits of Examples: and other s No. Yes.	Money you have in Describe of money Checking, savings similar institutions. Describe	prequitable interest in any of the following or equitable interest in any of the following or equitable interest in any of the following or equitable interest in any of the following or equitable, in your home, in a safe deposit box, and or other financial accounts; certificates of deposit; you have multiple accounts with the same institution. Account Type: Checking Account Ban Orbital Assets	nd on hand when you file your petition shares in credit unions, brokerage houses, on, list each. n name: k of America D Bank		portion y Do not de	ou own?	0.00 0.00 100.00
16.	you own of Cash Examples: No. Yes. Deposits of Examples: and other s No. Yes. Bonds, mu Examples: No. Yes.	Money you have in Describe of money Checking, savings similar institutions. Describe utual funds, or p Bond funds, investing the same similar institution.	prequitable interest in any of the following or equitable interest in any of the following or equitable; in your home, in a safe deposit box, and or other financial accounts; certificates of deposit; you have multiple accounts with the same institution. Account Type: Checking Account Band Checking Account Billicly traded stocks nent accounts with brokerage firms, money market institution or issuer name:	nd on hand when you file your petition shares in credit unions, brokerage houses, on, list each. n name: k of America D Bank		portion y Do not de	ou own?	0.00 0.00 100.00 100.00

Debtor 1

<u>La</u>tana

Case 18-26935

Filed 09/25/18 Doc 1

Desc Main

First Name

Middle Name

Document Last Name

Entered 09/25/18 15:49:00 Page 12 of 55 umber (if known)

20.	Negotiable	instruments includ	e bonds and other negotiable and r le personal checks, cashiers' checks, pron re those you cannot transfer to someone l	nissory notes, and money orders.		
	Yes.	Describe	Issuer name:			\$ 0.00
21.		t or pension acc		s accounts, or other pension or profit-sharing plans		<u>, </u>
	Yes.	Describe	Type of account and Institution nam Pension plan	TRS		\$ <u>Unknown</u> \$ 0.00
22.	Your share		payments osits you have made so that you may cont andlords, prepaid rent, public utilities (elec	, ,		\$ <u></u>
	Yes.	Describe	Institution name or individual: Security deposit on rental unit	Doris J. Weems		\$1,500.00 \$1,500.00
23.	Annuities (A contract for a	a periodic payment of money to you	u, either for life or for a number of years)		
24.			Issuer name and description: IRA, in an account in a qualified AB (b), and 529(b)(1).	LE program, or under a qualified state tuition program.		\$0.00
	No. Yes.	Describe	Institution name and description. Se	eparately file the records of any interests.11 U.S.C. § 521(c):		\$ <u> </u>
25.	No. Yes.	Jitable or future	interests in property (other than a	nything listed in line 1), and rights or powers		
26.			marks, trade secrets, and other inte ames, websites, proceeds from royalties a			\$0.00
27.			other general intangibles exclusive licenses, cooperative association	n holdings, liquor licenses, professional licenses		\$0.00
	No. Yes.	Describe	Educator license			\$ 0.00
Мо	ney or prop	erty owed to yo	u?			Current value of the portion you own? Do not deduct secured claims or exemptions
28.	Tax refund	s owed to you				
	Yes.	Describe	2018		\$9,000	\$ <u>9,000.0</u> 0
29.	No.	Past due or lump s	sum alimony, spousal support, child suppo	ort, maintenance, divorce settlement, property settlement		1
30	Yes.	Describe unts someone of	owes you			\$0.00
50.	Examples:	Unpaid wages, dis	•	efits, sick pay, vacation pay, workers' compensation,		
	Yes.	Describe				\$ <u>0.0</u> 0

Case 18-269 Latana

Doc 1

Entered 09/25/18 15:49:00

Desc Main

Debtor 1

Filed	09/25/18
	cument

Page 13 of 55 31. Interest in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance No. Company Name & Beneficiary: Yes Describe..... Health and Term Life Insurance through employer 0.00 32. Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. No. Yes. Describe..... 0.00 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue No. Yes. Describe..... 0.00 34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights Yes. Describe..... 0.00 35. Any financial assets you did not already list No. Describe..... 0.00 36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached \$10,600.00 for Part 4. Write that number here ---> Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1. 37. Do you own or have any legal or equitable interest in any business-related property? Yes Current value of the portion you own? Do not deduct secured claims or exemptions 38. Accounts receivable or commissions you already earned No. Describe..... Yes. 0.00 39. Office equipment, furnishings, and supplies Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices No. Yes. Describe..... 0.00 40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade Yes Describe..... 0.00 41. Inventory No. Describe..... Yes. 0.00 42. Interests in partnerships or joint ventures No. Name of Entity and Percent of Ownership: Describe..... Yes. 0.00 43. Customer lists, mailing lists, or other compilations Nο

Yes.

Describe.....

0.00

Debtor 1 Latana Case 18-26935 Doc 1 Filed 09/25/18 Entered 09/25/18 15:49:00 Desc Main Page 14 of Strumber (if known)

44. Any business-related property you did not already list No.	
Yes. Describe	\$ <u>0.0</u> 0
45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached for Part 5. Write that number here>	\$ 0.00
Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.	
If you own or have an interest in farmland, list it in Part 1.	
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No.	
Yes. Describe	\$ 0.00
47. Farm animals	·
Examples: Livestock, poultry, farm-raised fish No.	
Yes. Describe	\$0.00
48. Crops—either growing or harvested No.	
Yes. Describe	\$0.00
49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade	
Yes. Describe	s 0.00
50. Farm and fishing supplies, chemicals, and feed	\$0
Yes. Describe	0.00
51. Any farm- and commercial fishing-related property you did not already list	\$ <u>0.0</u> 0
Yes. Describe	1
	\$0.00
52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached for Part 6. Write that number here>	\$0.00
Describe All Property You Own or Have an Interest in That You Did Not List Above	
53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership No.	
Yes. Describe	1
	\$0.00
54. Add the dollar value of all of your entries from Part 7. Write that number here>	\$0.00

Case 18-26935 Doc 1 Filed 09/25/18 Entered

Latana Nikole Weems
First Name Middle Name Last Name

Filed 09/25/18 Entered 09/25/18 15:49:00 Desc Main Document Page 15 of 5 humber (if known)

Part 8: List the Totals of Each Part of this Form		
55. Part 1: Total real estate, line 2		\$ 0.00
56. Part 2: Total vehicles, line 5	\$ 0.00	
57. Part 3: Total personal and household items, line 15	\$ 1,750.00	
58. Part 4: Total financial assets, line 36	\$ 10,600.00	
59. Part 5: Total business-related property, line 45	\$ 0.00	
60. Part 6: Total farm- and fishing-related property, line 52	\$ 0.00	
61. Part 7: Total other property not listed, line 54	\$ 0.00	
62. Total personal property. Add lines 56 through 61	\$ 12,350.00	\$ 12,350.00
63. Total of all property on Schedule A/B. Add line 55 + line 62		\$12,350.00

Official Form 106A/B Record # 790098 Schedule A/B: Property Page 6 of 6

Fill in this information to identify your case:						
Debtor 1	Latana	Nikole	Weems			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court for the	he: <u>NORTHERN</u> District of _	ILLINOIS(State)			
Case Number	r					
(If known)						

Official Form 106C

Schedule C: The Property You Claim as Exempt

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

	emptions are you claiming? Che		•	
	ming state and federal nonbankru		§ 522(b)(3)	
	ming federal exemptions. 11 U.S.	C. § 522(b)(2)		
	. Para Outral to A/Differen	and the second control	4	
or any propert	y you list on Schedule A/B that	you claim as exempt, till in t	the information below.	
•	on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief description:	Furniture, linen and small appliances	\$_500	\$_500	735 ILCS 5/12-1001(b)
ine from Schedule A/B:	06		100% of fair market value, up to any applicable statutory limit	
Brief lescription:	Flat screen TV and cell phone	\$_ 500	\$_ 500	735 ILCS 5/12-1001(b)
ine from Schedule A/B:	<u>07</u>		100% of fair market value, up to any applicable statutory limit	
Brief escription:	Everyday clothes and shoes	\$ <u>400</u>	\$_400	735 ILCS 5/12-1001(a),(e)
ine from Schedule A/B:	<u>11</u>		100% of fair market value, up to any applicable statutory limit	
Brief escription:	Everyday jewelry	\$_200	\$ _ 200	735 ILCS 5/12-1001(a),(e)
ine from Schedule A/B:	12		100% of fair market value, up to any applicable statutory limit	

Document

Page 17 of 55 Number (if known) Debtor 1 Latana Nikole Last Name First Name Middle Name

	on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief description:	Books, CDs, DVDs & Family Photos	<u>\$150</u>	\$150	735 ILCS 5/12-1001(a)
Line from Schedule A/B:	14		100% of fair market value, up to any applicable statutory limit	
Brief description:	Checking Account, Bank of America, 0.00	\$ <u> </u>	\$_0	735 ILCS 5/12-1001(b)
Line from Schedule A/B:	<u>17</u>		100% of fair market value, up to any applicable statutory limit	
Brief description:	Checking Account, BMO Bank, 100.00	\$ <u>100</u>	\$_100	735 ILCS 5/12-1001(b)
Line from Schedule A/B:	<u>17</u>		100% of fair market value, up to any applicable statutory limit	
Brief description:	Pension plan, TRS, 0.00	\$Unknown	\$	735 ILCS 5/12-1006
Line from Schedule A/B:	21		100% of fair market value, up to any applicable statutory limit	
Brief description:	Security deposit on rental unit, Doris J. Weems, 1,500.00	\$_ 1,500	\$_1,500	735 ILCS 5/12-901
Line from Schedule A/B:	22		100% of fair market value, up to any applicable statutory limit	
Brief description:	2018	\$_9,000	\$_8,800	735 ILCS 5/12-1001(g)(1)(2)(3) 735 ILCS 5/12-1001(b)
Line from Schedule A/B:	28		100% of fair market value, up to any applicable statutory limit	
Brief description:	Health and Term Life Insurance through employer	\$_ ⁰	\$_0	215 ILCS 5/238
Line from Schedule A/B:	31		100% of fair market value, up to any applicable statutory limit	
Are you claimin	g a homestead exemption of more	e than \$160,375?		
(Subject to adjust No.	stment on 4/01/19 and every 3 year	rs after that for cases filed on	or after the date of adjustment .)	
Yes. Did you No Yes.	acquire the property covered by the	ne exemption within 1,215 day	s before you filed this case?	
Official Form 106C	Record # 790098	Schedule C: The	Property You Claim as Exempt	Page 2 of 2

Fill in this i	Caco 19 nformation to identi		nc 1	Entered 09/25 8 of 55	5/18 15:49:00	Desc Main	
Debtor 1	Latana	Nikole	Weems	_			
	First Name	Middle Name	e Last Name				
Debtor 2				-			
(Spouse, if filing)	First Name	Middle Name	e Last Name				
United States	s Bankruptcy Court for	the : <u>NORTHERN</u>	_ District of _ <u>ILLINOIS</u>				
Case Numbe	ar		(State)			Check if thi	s is an
(If known)						amended fi	ling
Official F	orm 106D						
		s Who Have	e Claims Secured by	Property			12/15
dditional pag 1. Do any cre No. C Yes. F	es, write your name editors have claims heck this box and suill in all of the inform	e and case number secured by your pubmit this form to the ation below.				•	
Part 1:	List All Secured Clai	ims			Column A	Column A	Column C
for each of As much	claim. If more than o	one creditor has a p	nan one secured claim, list the credit particular claim, list the other creditor cal order according to the creditors r	rs in Part 2. name.	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any
	Acceptance		Describe the property that secu	res the claim:	\$_9,665.00	\$ <u>0.00</u>	\$ <u>0.00</u>
Creditor's							
Number	Street						
			As of the date you file, the clain	n is: Check all that apply.			
			Contingent				
Southfi	ield	MI 48037	Unliquidated				
City		State Zip Code	Disputed				
Who owe	s the debt? Check on	e.	Nature of Lien. Check all that app	oly.			
Debtor	1 only		An agreement you made (such	as mortgage or secured			
Debtor	2 only		car loan)				
Debtor	1 and Debtor 2 only		Statutory lien (such as tax lien,	mechanic's lien)			
At leas	st one of the debtors an	d another	Judgment lien from a lawsuit				
	c if this claim relates	to a	Other (including a right to offset	i)			
	nunity debt	2016-09-23	Last 4 digits of account number	8998			
Date Deb	t was incurred		-				
	List Others to Be No	tified for a Debt Th	at You Already Listed				
Part 2:							
Use this page trying to collect than one credi	ct from you for a deb	t you owe to someonts that you listed in	out your bankruptcy for a debt that y one else, list the creditor in Part 1, and n Part 1, list the additional creditors h	d then list the collection ag	ency here. Similarly, if ye	ou have more	

Add the dollar value of your entries in Column A on this page. Write that number here:

\$<u>9,665.00</u>

	Caco 10 2602E	Doc 1	Eilad 00/25/19	Entered 09/25/18 15:49:00	Desc Main	
Fill in this in	formation to identify your ca	ise:		9 of 55	2000	
	Latana	Nikole	Weems			
Debtor 1	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Deplementary Court for the AMOL	OTLICON Diatriat	of ILLINOIS			
United States	Bankruptcy Court for the : <u>NOF</u>	CITERN DISTRICT	(State)			6 Alete te ee
Case Number (If known)						f this is an
					amende	ea ming
Official Fo	orm 106E/F					
Schedule	E/F: Creditors Wh	no Have U	nsecured Claims			12/15
ist the other party (the party (the party)	arty to any executory contra Official Form 106A/B) and on artially secured claims that a	cts or unexpired Schedule G: Example Exemples Consumer the entries and case number	leases that could result in recutory Contracts and Une redule D: Creditors Who Haves in the boxes on the left. A	s and Part 2 for creditors with NONPRIORITY of a claim. Also list executory contracts on Sche expired Leases (Official Form 106G). Do not ind eve Claims Secured by Property. If more space attach the Continuation Page to this page. On t	<i>dul</i> e clude any is	
Part 1:	LIST All OF YOUR PRIORITY UNSE	cured Claims				
1. Do any cree	ditors have priority unsecure	ed claims agains	t you?			
No. Go	to Part 2.					
Yes.						
each claim nonpriority unsecured	listed, identify what type of cla amounts. As much as possible	aim it is. If a clain e, list the claims n Page of Part 1.	n has both priority and nonpr in alphabetical order accordi If more than one creditor ho	ecured claim, list the creditor separately for each iority amounts, list that claim here and show both ng to the creditor's name. If you have more than lds a particular claim, list the other creditors in P action booklet.)	n priority and two priority	
(3,,	,		Total claim	Priority	Nonpriority
					amount	amount
Part 2:	List All of Your NONPRIORITY	Unsecured Claims	s 			
3. Do any cree	ditors have nonpriority unse	cured claims ag	ainst you?			
No. Yo	u have nothing to report in thi	s part. Submit th	is form to the court with your	other schedules.		
4. List all of y	our nonpriority unsecured c	laims in the alph	abetical order of the credite	or who holds each claim. If a creditor has more	than one	
included in		tor holds a partic		listed, identify what type of claim it is. Do not list itors in Part 3.If you have more than three nonpri	•	
						Total claim
4.1 Blue Isla	and Hospital Co. LLC	Las	t 4 digits of account number			\$ <u>1,979.31</u>
	Collection Center Dr.	Wh	en was the debt incurred?			
Number	Street					
		As	of the date you file, the claim	is: Check all that apply.		
Object			Contingent			
Chicago		Code	Unliquidated			
	the debt? Check one.	Code	Disputed			
Debtor	1 only					
Debtor 2	•		e of NONPRIORITY unsecure	d claim:		
=	1 and Debtor 2 only		Student loans.			
=	one of the debtors and another	_	Obligations arising out of a sepa			
	if this claim relates to a unity debt		that you did not report as priority			
	nity debt n subject to offest?		Debts to pension or profit-sharing	g pians, and other similar debts		
No			Other. Specify Medical/Den	tal Services		
$\overline{\square}_{Voc}$						

Page 20 of 55 Case Number (if known) Document Latana Nikole Debtor 1 Last Name

	First Name Middle Name	Last Name	
Par	Your NONPRIORITY Unsecured Claims -	Continuation Page	
After li	sting any entries on this page, number them	beginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.2	Credit Acceptance	Last 4 digits of account number	\$ 9,665.00
	Creditor's Name		
	4590 East Broad Street	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Columbus OH 43213	Unliquidated	
١.,	City State Zip Code Who owes the debt? Check one.	Disputed	
ľ	¬		
}	Debtor 1 only	- (10)	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
<u> </u>	Debtor 1 and Debtor 2 only	☐ Student loans.	
<u> </u>	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
L	Check if this claim relates to a	that you did not report as priority claims	
19	community debt s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
Ï	No	Other. Specify Deficiency, Repo"d/Surr"d Auto	
Ī	Yes	Other. Specify	
4.3	FED LOAN SERV	Last 4 digits of account number 0010	\$ 4,000.00
4.5	Creditor's Name		·
	Po Box 60610	When was the debt incurred? 2011-2018	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Harrisburg PA 17106	Unliquidated	
	City State Zip Code	Disputed	
<u>'</u>	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
<u> </u>	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
<u> </u>	Debtor 1 and Debtor 2 only	Student loans.	Interest keeps running on most non-dischargeable debts including student loans,
<u>L</u>	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	and other educational debts. You may owe more
[Check if this claim relates to a	that you did not report as priority claims	after the case is over than you did before filing.
	community debt s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
l is	No	□	
Ī	Yes	Other. Specify	
4.4	FED LOAN SERV	Last 4 digits of account number0011	\$ 4,000.00
4.4	Creditor's Name	Last 4 digits of association manipoli	
	Po Box 60610	When was the debt incurred? 2012-2018	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Harrisburg PA 17106	Unliquidated	
l	City State Zip Code	Disputed	
"	Who owes the debt? Check one.		
	Debtor 1 only		
<u> </u>	Debtor 2 only	Type of NONPRIORITY unsecured claim:	Interest keeps running on most
<u> </u>	Debtor 1 and Debtor 2 only	Student loans.	Interest keeps running on most non-dischargeable debts including student loans,
<u>L</u>	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	and other educational debts. You may owe more
[Check if this claim relates to a	that you did not report as priority claims	after the case is over than you did before filing.
ls	community debt s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	

No

Yes

Other. Specify ____

Page 21 of 55 Case Number (if known) Decyment Debtor 1 Latana Nikole

Your NONPRIORITY Unsecured Claims - Continuation Page

After	listing any entries on this page, number them b	peginning with 4.4, followed by 4.5, ar	nd so forth.	Total Claim
4.5	FED LOAN SERV	Last 4 digits of account number	0005	\$ <u>5,169.00</u>
	Creditor's Name		2014-2016	
	Po Box 60610	When was the debt incurred?	2014-2010	
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
		Contingent		
	Harrisburg PA 17106	Unliquidated		
	City State Zip Code Who owes the debt? Check one.	Disputed		
	_			
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured of	claim:	Interest keeps rupning on most
	Debtor 1 and Debtor 2 only	Student loans.		Interest keeps running on most non-dischargeable debts including student loans,
	At least one of the debtors and another	Obligations arising out of a separati	=	and other educational debts. You may owe more
	Check if this claim relates to a	that you did not report as priority cla		after the case is over than you did before filing.
	community debt	Debts to pension or profit-sharing p	lans, and other similar debts	
	Is the claim subject to offest?			
	■ No	Other. Specify		
	L Yes		0000	÷ 0.440.00
4.6	FED LOAN SERV	Last 4 digits of account number	0008	\$ <u>9,149.00</u>
	Creditor's Name Po Box 60610	When was the debt incurred?	2011-2018	
		when was the dept incurred?		
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
	Hamishum DA 47400	Contingent		
	Harrisburg PA 17106	Unliquidated		
	City State Zip Code Who owes the debt? Check one.	Disputed		
	Debtor 1 only	_		
	Debtor 2 only	Type of NONPRIORITY unsecured of	claim:	
	Debtor 1 and Debtor 2 only	Student loans.	Julii	Interest keeps running on most
	At least one of the debtors and another	Obligations arising out of a separati	ion agreement or divorce	non-dischargeable debts including student loans,
		that you did not report as priority cla	-	and other educational debts. You may owe more
	Check if this claim relates to a community debt	Debts to pension or profit-sharing p		after the case is over than you did before filing.
	Is the claim subject to offest?	Bests to periodor or profit sticking p	iano, ana otnor omiliar acoto	
	No	Other. Specify		
	Yes			
4.7	FED LOAN SERV	Last 4 digits of account number	0009	\$ 15,303.00_
7.7	Creditor's Name			•
	Po Box 60610	When was the debt incurred?	2011-2018	
	Number Street			
		As of the date you file, the claim is:	Check all that apply	
		Contingent	. S. Sok all that apply.	
	Harrisburg PA 17106	Unliquidated		
	City State Zip Code			
	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured of	claim:	
	Debtor 1 and Debtor 2 only	Student loans.		Interest keeps running on most
	At least one of the debtors and another	Obligations arising out of a separati	ion agreement or divorce	non-dischargeable debts including student loans, and other educational debts. You may owe more
	Check if this claim relates to a	that you did not report as priority cla		after the case is over than you did before filing.
	community debt	Debts to pension or profit-sharing p	lans, and other similar debts	
	Is the claim subject to offest?	_		
	No	Other. Specify		
	Yes			

Schedule E/F: Creditors Who Have Unsecured Claims

Page 22 of 55 Case Number (if known) Decyment Debtor 1 Latana Nikole

Your NONPRIORITY Unsecured Claims - Continuation Page

After	listing any entries on this page, number them b	peginning with 4.4, followed by 4.5, ar	nd so forth.	Total Claim
4.8	FED LOAN SERV	Last 4 digits of account number	0001	\$ <u>17,483.00</u>
	Creditor's Name		2012-2018	
	Po Box 60610	When was the debt incurred?	2012-2010	
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
		Contingent		
	Harrisburg PA 17106	Unliquidated		
	City State Zip Code	Disputed		
	Who owes the debt? Check one.	Biopated		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured of	claim:	
	Debtor 1 and Debtor 2 only	Student loans.		Interest keeps running on most
	At least one of the debtors and another	Obligations arising out of a separati	ion agreement or divorce	non-dischargeable debts including student loans, and other educational debts. You may owe more
	Check if this claim relates to a	that you did not report as priority cla	aims	after the case is over than you did before filing.
	community debt	Debts to pension or profit-sharing p	lans, and other similar debts	,
	Is the claim subject to offest?			
	No	Other. Specify		
	Yes			
4.9	FED LOAN SERV	Last 4 digits of account number	0004	\$ <u>23,575.00</u>
	Creditor's Name	_		
	Po Box 60610	When was the debt incurred?	2013-2018	
	Number Street			
		As of the data you file the claim is	Charle all that apply	
		As of the date you file, the claim is:	Спеск ан тлат арргу.	
	Harrisburg PA 17106	Contingent		
	City State Zip Code	Unliquidated		
	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured of	claim:	
	Debtor 1 and Debtor 2 only	Student loans.		Interest keeps running on most
	At least one of the debtors and another	Obligations arising out of a separati	ion agreement or divorce	non-dischargeable debts including student loans,
		that you did not report as priority cla	=	and other educational debts. You may owe more
	Check if this claim relates to a community debt	Debts to pension or profit-sharing p		after the case is over than you did before filing.
	Is the claim subject to offest?	Debts to pension of pront-sharing p	ians, and other similar debts	
	No	Other Specify		
	Yes	Other. Specify		
4.40	FED LOAN SERV	Last 4 digits of account number	0007	\$ 94,863.00
4.10	Creditor's Name	Last 4 digits of account number		<u> </u>
	Po Box 60610	When was the debt incurred?	2014-2016	
	Number Street			
	Number Officer			
		As of the date you file, the claim is:	Check all that apply.	
	Hamisham DA 47400	Contingent		
	Harrisburg PA 17106	Unliquidated		
	City State Zip Code Who owes the debt? Check one.	Disputed		
	Debtor 1 only	_		
	Debtor 2 only	Turns of MONDPIORITY	-l-!	
		Type of NONPRIORITY unsecured of	ciaiifi:	Interest keeps running on most
	Debtor 1 and Debtor 2 only	Student loans.		non-dischargeable debts including student loans,
	At least one of the debtors and another	Obligations arising out of a separati	=	and other educational debts. You may owe more
	Check if this claim relates to a	that you did not report as priority cla		after the case is over than you did before filing.
	community debt	Debts to pension or profit-sharing p	lans, and other similar debts	
	Is the claim subject to offest?	_		
	No	Other. Specify		
	Yes			

Doc 1 Filed 09/25/18 Entered 09/25/18 15:49:00 Desc Main Case 18-26935 Page 23 of 55 Case Number (if known) Document Latana Nikole Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** First Premier BANK **\$** 433.00 Last 4 digits of account number ____NULL

Creditor's Name	When was the debt incurred? 2015-2016	
601 S Minnesota Ave	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Sioux Falls SD 57104		
City State Zip Code	Unliquidated	
/ho owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans.	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
s the claim subject to offest?	Debts to pension of profit-sharing plans, and other similar debts	
No	Other. Specify Credit Card or Credit Use	
Yes	Other. SpecifyCredit Card or Credit Ose	
		÷ 2.070.00
First Select Inc	Last 4 digits of account number	\$ <u>2,079.00</u>
Creditor's Name	When was the daht insured?	
PO Box 628	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Buffalo NY 14240	Unliquidated	
City State Zip Code	Disputed	
/ho owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans.	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
the claim subject to offest?		
No	Other. Specify Credit Card or Credit Use	
Yes	Other. Specify	
MBB	Last 4 digits of account number 0321	\$ 81.00
Creditor's Name	Lact 4 digits of account number	<u> </u>
1460 Renaissance Dr	When was the debt incurred? 2016-2017	
Number Street	<u></u>	
Number Succe		
	As of the date you file, the claim is: Check all that apply.	
David Didata	Contingent	
Park Ridge IL 60068	Unliquidated	
City State Zip Code /ho owes the debt? Check one.	Disputed	
Debtor 1 only		
=		
Debtor 2 only	Type of NONPRIORITY unsecured claim: □	
Debtor 1 and Debtor 2 only	Student loans.	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
the claim subject to offest?		
No	Other. Specify Medical Debt	
Yes		

Record # 790098

ebtor 1	Latana Nikole	Document Page 24 of 55	
	First Name Middle Name	Last Name	
Part:	Your NONPRIORITY Unsecured Claims	- Continuation Page	
ftor lie	eting any entries on this page number them	n beginning with 4.4, followed by 4.5, and so forth.	Total Claim
itei iis	thing any entities on this page, number them	r beginning with 4.4, followed by 4.5, and 50 forth.	rotar olaiin
4.14	Sprint	Last 4 digits of account number 9051	\$ 452.00
	Creditor's Name	2040-2040	
	Po Box 64378	When was the debt incurred? 2018-2018	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Saint Paul MN 55164	Unliquidated	
	City State Zip Code /ho owes the debt? Check one.	Disputed	
	Debtor 1 only	-	
Ī	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Ī	Debtor 1 and Debtor 2 only	Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
F	Check if this claim relates to a	that you did not report as priority claims	
_	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	the claim subject to offest?	_	
	No ¬	Other. Specify Collecting for Creditor	
$\overline{}$	Yes Wolden University	20014	* 1 201 00
+.15	Walden University	Last 4 digits of account number <u>38N1</u>	\$ 1,201.00
	Creditor's Name Po Box 4031	When was the debt incurred? 2018-2018	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Wyoming PA 18644	Unliquidated	
	City State Zip Code	Disputed	
W	/ho owes the debt? Check one.	Disputed	
	Debtor 1 only		
=	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
=	Debtor 1 and Debtor 2 only	☐ Student loans.	
_ =	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	

Debts to pension or profit-sharing plans, and other similar debts

Other. Specify Collecting for Creditor

community debt

No

Yes

Is the claim subject to offest?

Decyment Nikole

Page 25 of 55 Case Number (if known) Debtor 1 Latana Middle Name

List Others to Be Notified for a Debt That You Already Listed

example, if a collection agency is trying to coll 2, then list the collection agency here. Similarl additional creditors here. If you do not have ac	ect from you for , if you have mo	a debt you ore than on	owe to someone else, list the original e creditor for any of the debts that you	creditor in Parts 1 or I listed in Parts 1 or 2, list the
Clerk, First Mun Div, 17M111607			On which entry in Part 1 or Part 2 li	st the original creditor?
Name 50 W. Washington St., Rm. 1001			Line1 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number Street				Part 2: Creditors with Nonpriority Unsecured Claims
Chicago	IL 60	0602	Last 4 digits of account number	
City	State Zip Code	•		
Komyatte & Casbon, PC, 17M111607			On which entry in Part 1 or Part 2 li	st the original creditor?
Name 9650 Gordon Drive			Line1 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number Street				Part 2: Creditors with Nonpriority Unsecured Claims
Highland		322	Last 4 digits of account number	
City	State Zip Code	e		
Clerk, First Mun Div, 17M6013382			On which entry in Part 1 or Part 2 li	st the original creditor?
Name 50 W. Washington St., Rm. 1001			Line 2 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number Street				Part 2: Creditors with Nonpriority Unsecured Claims
Chicago	IL 60	0602	Last 4 digits of account number	
City	State Zip Code	•		
Clerk, First Mun Div, 01M1123622			On which entry in Part 1 or Part 2 li	st the original creditor?
Name 50 W. Washington St., Rm. 1001			Line 12 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number Street				Part 2: Creditors with Nonpriority Unsecured Claims
Chicago	IL 60	0602	Last 4 digits of account number	
City	State Zip Code	•		

Schedule E/F: Creditors Who Have Unsecured Claims

Doc 1 Filed 09/25/18 Entered 09/25/18 15:49:00 Desc Main Case 18-26935 Page 26 of 55 Case Number (if known)

Latana Debtor 1

Nikole

Add the Amounts for Each Type of Unsecured Claim

Document

189,432.31

6. Total the amounts of certain types of unsecured claims. This information is for statistical report Add the amounts for each type of unsecured claim.	rting purposes only. 28 U.	S.C. § 159.
	Total claim	
		0.00

			Total claim	
Total claims from Part 1	6a. Domestic support obligations	6a.	\$	0.00
	6b. Taxes and Certain other debts you owe the government	6b.	\$	0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
	6e. Total. Add lines 6a through 6d.	6e.	\$	0.00
			Total claim	
Total claims from Part 2	6f. Student loans	6f.	\$	173,542.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$	0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	0.00
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$	15,890.31

6j. Total. Add lines 6f through 6i.

Fill	l in this in	Caso 19 formation to ide		ilad 00/25/19	Entered 09/25/18 15:49:00 7 of 55	Desc Main
De	ebtor 1	Latana	Nikole	Weems		
De	DIOI I	First Name	Middle Name	Last Name		
	ebtor 2					
(Sp	ouse, if filing)	First Name	Middle Name	Last Name		
Un	ited States	Bankruptcy Court fo	or the : <u>NORTHERN</u> District of _	ILLINOIS (State)		_
	se Number			— (Glate)		Check if this is an
	known)	4000				amended filing
<u>Offi</u>	<u>cial F</u>	orm 106G	•			
			tory Contracts and			12/1
nform	nation. If n	nore space is ne		fill it out, number the en	h are equally responsible for supplying correct ntries, and attach it to this page. On the top of a	ny
		·	contracts or unexpired leases?			
	No. Ch	eck this box and	submit this form to the court with	your other schedules. You	ou have nothing else to report on this form.	
	Yes. Fil	I in all of the infor	mation below even if the contrac	ts or leases are listed in	Schedule A/B: Property (Official Form 106A/B)	
	-		· · ·		. Then state what each contract or lease is for (fruction booklet for more examples of executory co	
ur	nexpired le	eases.				
ı	Person or	company with w	hom you have the contract or l	ease	State what the contract or lease	e is for
2.1						
2.1	Name				-	
					_	
	Number	Street				
	City		State Zip	Code	-	
2.2						
	Name				-	
					-	
	Number	Street				
	City		State Zip	Code	-	
2.3						
2.0	Name				-	
					_	
	Number	Street				
	City		State Zip	Code	-	
2.4					_	
	Name					
	Number	Street			-	
					_	
	City		State Zip	Code		
2.5						
	Name				-	
	Number	Street			_	
	City		State Zip	Code	=	

Fill in this in	Fill in this information to identify your case:				
Debtor 1	Latana	Nikole	Weems		
	First Name	Middle Name	Last Name		
Debtor 2	-				
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States	Bankruptcy Court fo	r the : <u>NORTHERN</u> District of _	ILLINOIS(State)		
Case Number					
(If known)					

Official Form 106H

Schedule H: Your Codebtors 12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

ally F	Auditio	onal Pages, write your name and	u case number (ii known). Answ	er every question.	
1. [Οο γοι	u have any codebtors? (If you ar	re filing a joint case, do not list eit	her spouse as a codel	btor.)
	No).			
	Ye	es			
			I in a community property state levada, New Mexico, Puerto Rico		nity property states and territories include
'		o. Go to line 3.	evada, New Mexico, Fuello Nico	, rexas, washington,	and wisconsin.)
	=		ise, or legal equivalent live with yo	ou at the time?	
L	֓֞֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓	No			
		Yes. Inwhich community state	e or territory did you live?	Fill in	the name and current address of that person.
					
		Name of your spouse, former spouse or l	legal equivalent		
		Number Street			
		City	State	Zip Code	
		•	• •		pouse is filing with you. List the person
		=		-	re you have listed the creditor on cial Form 106G). Use Schedule D,
		lule E/F, or Schedule G to fill ou		0.00.00.00.00.00	
	Colu	umn 1: Your codebtor			Column 2: The creditor to whom you owe the debt
					Check all schedules that apply:
3.1					Schedule D, line
	Nan	ne			Schedule E/F, line
	Nur	mber Street			Schedule G, line
	City	<i>I</i>	State	Zip Code	_
3.2					Schedule D, line
	Nan	ne			Schedule E/F, line
	Nur	mber Street			Schedule G, line
	City		State	Zip Code	_
3.3					Schedule D, line
	Nan	ne			Schedule E/F, line
	Nur	mber Street			Schedule G, line
	City	/	State	Zip Code	

Debtor 1	Latana	Nikole	Weems	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court for	the : <u>NORTHERN DISTRICT C</u>	OF ILLINOIS	
Case Number	r			Check if this is:
(If known)				An amended filing
				A supplement showing post-pe
				chanter 12 income as of the fol

Official Form 106I

A supplement showing post-petition chapter 13 income as of the following date:

MM / DD / YYYY

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment							
Fill in your employment information		Debtor 1		Debtor 2 or non-filing spouse			
If you have more than one job, attach a separate page with information about additional employers.	Employment status	X Employed Not employed		Employed Not employed			
Include part-time, seasonal, or self-employed work.	Occupation	Special Ed Teache	er				
Occupation may Include student or homemaker, if it applies.	Employers name Employers address	Chicago Heights S					
		Chicago Heights, I	IL 60411	,			
	How long employed there?	Since 7/1/2013					
Part 2: Give Details About Month	Part 2: Give Details About Monthly Income						
spouse unless you are separated. If you or your non-filing spouse ha	he date you file this form. If you have more than one employer, comb	oine the information for a					
			For Debtor 1	For Debtor 2 or non-filing spouse			
	ry and commissions (before all pa calculate what the monthly wage w	•	\$3,372.26	\$0.00			
Estimate and list monthly overti	ime pay.		\$0.00	\$0.00			
4. Calculate gross income. Add lin	e 2 + line 3.		\$3,372.26	\$0.00			

 Official Form 106I
 Record # 790098
 Schedule I: Your Income
 Page 1 of 2

Page 30 of 55
Case Number (if known) Document Nikole Latana Debtor 1

Last Name

First Name

Middle Name

				For Debtor 1		Debtor 2 or n-filing spouse	
	Сору	r line 4 here	4.	\$3,372.26		\$0.00	
5. Lis	t all	payroll deductions:					
	5a. T	ax, Medicare, and Social Security deductions	5a. _	\$475.37		\$0.00	
	5b. N	landatory contributions for retirement plans	5b. 	\$303.51		\$0.00	
	5c. V	oluntary contributions for retirement plans	5c. _	\$0.00		\$0.00	
	5d. F	lequired repayments of retirement fund loans	5d.	\$0.00		\$0.00	
		nsurance	5e. _	\$183.30	_	\$0.00	
		Omestic support obligations	5f. —	\$0.00		\$0.00	
	_	Inion dues	5g. —	\$82.72		\$0.00	
		Other deductions. Specify:	5h. —	\$0.00		\$0.00	
		payroll deductions . Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6. 	\$1,044.90		\$0.00	
7. Cal	cula	te total monthly take-home pay. Subtract line 6 from line 4.	7.	\$2,327.37		\$0.00	
8. List	t all	other income regularly received:		·			
;	8a.	Net income from rental property and from operating a business,					
		profession, or farm					
		Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total					
		monthly net income.	8a.	\$0.00		\$0.00	
;	8b.	Interest and dividends	8b.	\$0.00		\$0.00	
;	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive	8c.	\$ 0.00		\$ 0.00	
		Include alimony, spousal support, child support, maintenance, divorce					
	٠.	settlement, and property settlement.					
	8d.	Unemployment compensation	8d. —	\$0.00	_	\$0.00	
	8e.	Social Security	8e. —	\$0.00		\$0.00	
•	8f.	Other government assistance that you regularly receive	8f. —	\$0.00		\$0.00	
		Include cash assistance and the value (if known) of any non-cash					
		assistance that you receive, such as food stamps (benefits under the					
		Supplemental Nutrition Assistance Program) or housing subsidies. Specify:					
	8g.	Pension or retirement income	8g.	\$0.00		\$0.00	
	8h.	Other monthly income. Specify:	8h.	\$0.00	_	\$0.00	
		all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.		_	·	
J. 1	Auu	all other income. Add lines out 1 00 1 00 1 00 1 01 10g 1 01.	J	\$0.00		\$0.00	
10.	Calc	ulate monthly income. Add line 7 + line 9.	10.	\$2,327.37 +		\$0.00	\$2,327.37
	Add	the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	<u> </u>	7-,		V 0.00	+2,021101
	Inclu othe	e all other regular contributions to the expenses that you list in Schedule de contributions from an unmarried partner, members of your household, you friends or relatives. ot include any amounts already included in lines 2-10 or amounts that are notify:	our dependen				44 \$0.00
•	opec	му				1	11. \$0.00
		the amount in the last column of line 10 to the amount in line 11. The reset that amount on the Summary of Schedules and Statistical Summary of Ce		•	applie	s	12. \$2,327.3 7
	_	ou expect an increase or decrease within the year after you file this form	?				
	X I	No.					
		res. Explain:					

Fi	II in this in	formation to identify yo	ur case:				
D	ebtor 1	Latana	Nikole	Weems	Check if this is:		
		First Name	Middle Name	Last Name	An amende	ed filing	
	ebtor 2 pouse, if filing)	First Name	Middle Name	Last Name		ent showing post of the following d	-petition chapter 13 ate:
U	nited States	Bankruptcy Court for the : _	NORTHERN DISTRICT C	OF ILLINOIS	MM / DD / \		
	ase Number f known)				IVIIVI / DD /	1111	
Off	ioial E	orm 106 l				filing for Debtor separate house	2 because Debtor 2
		<u>orm 106J</u>				separate nouse	noid.
		e J: Your Ex _l					12/15
more	-	needed, attach another s			are equally responsible for supplyinges, write your name and case num	=	
Pai	rt 1: 0	Describe Your Household					
1. I	s this a joi	nt case?					
	=	Go to line 2.					
	Yes. I	Does Debtor 2 live in a s	eparate household?				
		No. Yes. Debtor 2 mus	t file a separate Schedu	le J.			
2.	Do you h	nave dependents?	No		Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
	Do not lis Debtor 2	st Debtor 1 and		this information for dent		8	No
		tate the dependents'			Son		Yes
	names.				Daughter	11	No
							X Yes
					Daughter	5	No X Yes
							Yes
					Daughter	2	X
							X No
							Yes
3.	-	expenses include	X No				
		s of people other than and your dependents?	Yes				
Pai		stimate Your Ongoing Mo	onthiv Evnenses				
				less you are using this forn	n as a supplement in a Chapter 13 c	case to report	
			iptcy is filed. If this is a	supplemental Schedule J,	check the box at the top of the form	n and fill in	
	applicable ude expen:		ısh government assista	nce if you know the value			
of s	uch assista	ance and have included	it on Schedule I: Your	Income (Official Form 106I.)	Y	our expenses
4.	The rent	al or home ownership e	expenses for your resid	ence. Include first mortgage	e payments and		
	-	for the ground or lot.				4.	\$1,100.00
		cluded in line 4:				4-	40.00
		al estate taxes	rantar's insurance			4a. 4b.	\$0.00 \$0.00
		operty, homeowner's, or one maintenance, repair,				40. 4c.	\$0.00
		meowner's association o				4c. 4d.	\$0.00

Latana Debtor 1

First Name

Nikole

Middle Name

Document

Last Name

Page 32 of 55 Case Number (if known) __

Your expenses \$0.00 5. Additional Mortgage payments for your residence, such as home equity loans 6. **Utilities:** \$0.00 Electricity, heat, natural gas 6a. 6a. \$0.00 6h Water, sewer, garbage collection \$100.00 6c. Telephone, cell phone, internet, satellite, and cable service 6c. \$ 0.00 Other. Specify:_ 6d. 7. \$500.00 7. Food and housekeeping supplies \$0.00 8. 8. Childcare and children's education costs \$125.00 9. Clothing, laundry, and dry cleaning 10. \$40.00 10. Personal care products and services \$75.00 11. Medical and dental expenses 11. \$250.00 **Transportation.** Include gas, maintenance, bus or train fare. 12. Do not include car payments. \$100.00 13. Entertainment, clubs, recreation, newspapers, magazines, and books Charitable contributions and religious donations \$0.00 14. 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. \$0.00 15a. Life insurance \$0.00 15b. 15b. Health insurance \$0.00 15c. Vehicle insurance 15c. \$0.00 15d. Other insurance. Specify: 15d. 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. \$0.00 16. Specify: _ 17. Installment or lease payments: \$0.00 17a. 17a. Car payments for Vehicle 1 \$0.00 17b. Car payments for Vehicle 2 17b. \$0.00 17c. 17c. Other. Specify:_ \$0.00 17d 17d. Other. Specify: 18. Your payments of alimony, maintenance, and support that you did not report as deducted \$0.00 from your pay on line 5, Schedule I, Your Income (Official Form 106I). 18. 19. Other payments you make to support others who do not live with you. 19 \$0.00 Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. 20a. Mortgages on other property \$ 0.00 \$ 0.00 20b. 20b. Real estate taxes \$ 0.00 20c. 20c. Property, homeowner's, or renter's insurance 20d. \$ 0.00 20d. Maintenance, repair, and upkeep expenses \$ 0.00 20e. 20e. Homeowner's association or condominium dues

Official Form 106J Record # 790098 Case 18-26935 Doc 1 Filed 09/25/18 Entered 09/25/18 15:49:00 Desc Main Document Page 33 of 55

Latana Debtor 1 Case Number (if known) _ First Name Middle Name Last Name \$5.00 Postage/Bank Fees (\$5.00), 21. 21. Other. Specify: \$2,295.00 22.. Your monthly expense: Add lines 4 through 21. 22. The result is your monthly expenses. 23. Calculate your monthly net income. 23a. \$2,327.37 Copy line 12 (your comibined monthly income) from Schedule I. 23a. \$2,295.00 23b. Copy your monthly expenses from line 22 above. 23b.-\$32.37 Subtract your monthly expenses from your monthly income. 23c. 23c. The result is your monthly net income. 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? X No Yes. Explain Here:

Official Form 106J Record # 790098 Schedule J: Your Expenses Page 3 of 3

Fill in this in	formation to ident	tify your case:	
Debtor 1	Latana	Nikole	Weems
	First Name	Middle Name	Last Name
Debtor 2	- 		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of	ILLINOIS_ (State)
Case Number (If known)			_

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NOT	an attorney to help you fill out bankruptcy forms?
No	
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of periury. I declare that I have read	the summary and schedules filed with this declaration and that they are true and
correct.	,,,,,,,,,,,
✗ /s/ Latana Nikole Weems	x
Signature of Debtor 1	Signature of Debtor 2
Date _09/17/2018	Date
MM / DD / YYYY	MM / DD / YYYY

Case 18-26935 Doc 1 Filed 09/25/18 Entered 09/25/18 15:49:00 Desc Main Document Page 35 of 55

Fill in this in	nformation to ide		
Debtor 1	Latana	Nikole	Weems
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court f	or the : <u>NORTHERN</u> District of _	
Case Number	r		(State)
(If known)			_

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Give Details About Your Marital Status and	Where You Lived Before		
01. What is your current marital status?			
_			
Married			
Not married			
During the last 3 years, have you lived anywhere o	other than where you live no	w?	
No.Yes. List all of the places you lived in the last 3 y	ears. Do not include where y	you live now	
res. List all of the places you lived in the last 5 y	ears. Do not include where y	ou live now.	
Debtor 1	Dates Debtor 1	Debtor 2:	Dates Debtor 2
	lived there		lived there
		Same as Debtor 1	Same as Debtor 1
631 Union Ave	FROM 07/2014		
Chicago Heights IL 60411-1808	To 11/2016		
property states and territories include Arizona, Ca and Wisconsin.) No. Yes. Make sure you fill out Schedule H: Your Co			,,g,

Case 18-26935 Doc 1 Filed 09/25/18 Entered 09/25/18 15:49:00 Desc Main Document Page 36 of 55

Debtor 1 Latana Nikole Weems Case Number (if known) First Name Middle Name Last Name 04 Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. ☐ No. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply (before deductions and Check all that apply (before deductions and exclusions) exclusions) Wages, commissions, Wages, commissions, \$24,912 From January 1 of current year until bonuses, tips bonuses, tips the date you filed for bankruptcy: Operating a business Operating a business Wages, commissions, Wages, commissions, \$33,851 For last calendar year: bonuses, tips bonuses, tips (January 1 to December 31, 2017) Operating a business Operating a business Wages, commissions, \$34,603 Wages, commissions, For the calendar year before that: bonuses, tips bonuses, tips (January 1 to December 31, 2016) Operating a business Operating a business 05 Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Describe below. (before deductions and Describe below. (before deductions and exclusions) exclusions) Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

Case 18-26935 Doc 1 Filed 09/25/18 Entered 09/25/18 15:49:00 Desc Main Document Page 37 of 55

Latana Nikole Weems Case Number (if known) Debtor 1 First Name Middle Name Last Name Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of Total amount paid Amount you still owe Was this payment for... payments Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. No. Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment payment paid owe 08 Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. No. Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment payment Include creditor's name Identify Legal actions, Repossessions, and Foreclosures Part 4:

Case 18-26935 Doc 1 Filed 09/25/18 Entered 09/25/18 15:49:00 Desc Main Document Page 38 of 55

ebtor 1	Latana	Nikole	Weems	Case Number (if known)	
	First Name	Middle Name	Last Name		
Lis		luding personal injury cas		urt action, or administrative proceeding? es, collection suits, paternity actions, support or cus	tody
	No.				
	Yes. Fill in the details	S.			
	_		Nature of the case	Court or agency	Status of the case
	Blue Island Hospita	al Co Llc VS Latana	Collection	Cook C- 1st Municipal Division	Pending
	Weems				On appeal
	CASE NUMBER#1	7M1111607			Concluded
	- CHOL HOWBERN				Gonoladea
	Cradit Accentance	VS Latana Weems	Collection	Cook C- 6th Municipal Division	☐ Pending
			Collection	COOK C- OUT WIGHTEIPAT DIVISION	On appeal
	CASE NUMBER#1	71010013382			_
		<u></u> .			Concluded
	First Select Inc VS	Latana Weems	Collection	Cook County- 1st Municipal Division	Pending
	CASE NUMBER#0	1M1123622			On appeal
					Concluded
		i filed for bankruptcy, was fill in the details below.	any of your property repossess	sed, foreclosed, garnished, attached, seized, or levie	ed?
	No. Go to line 11				
	Yes. Fill in the inform	nation below.			
or		rou filed for bankruptcy, rment because you owed		ank or financial institution, set off any amounts fr	rom your accounts
	Yes. Fill in the inform	nation below.			
co	urt-appointed receive	u filed for bankruptcy, w er, a custodian, or anoth		possession of an assignee for the benefit of cred	itors, a
	•				
L	Yes.				
Part	List Certain Gift	s and Contributions			
13 W	ithin 2 years before ye	ou filed for bankruptcy,	did you give any gifts with a to	otal value of more than \$600 per person?	
	No.				
_	Yes. Fill in the details	s for each gift			
			did you give any gifts or contr	ibutions with a total value of more than \$600 to ar	ny charity?
	_	ouou .oa	and you give any gine or come		.,
_	No.	- Commonto al G			
L	Yes. Fill in the details	s for each gift.			
Part	6: List Certain Los	ses			
	ithin 1 year before youndling?	u filed for bankruptcy o	since you filed for bankruptcy	γ, did you lose anything because of theft, fire, oth	er disaster, or
	No.				
Ē	Yes. Fill in the details	s for each gift.			
	•	Ç			

ebtor 1	Case 18-2	Mikol	e	Filed 09/25/18 Document Weems	Entered 09/25/18 15: Page 39 of 55 Case Number (if k	49:00 Des	
	riist Name	Middle i	varie	Last Name			
Par	List Certain Payme	ents or Trans	fers				
c lı	onsulted about seeking	bankruptcy	or preparing	a bankruptcy petition?	on your behalf pay or transfer any pa		ou
	Party Contact Info			Description and value	of any property transferred	Date payment or transfer	Amount of payment
	Geraci Law L.L.C.					From	\$800.00
	55 E. Monroe Street	#3400				07/28/2018 - 09/17/2018	
	Chicago,IL 60603						
	Party Contact Info		_	Description and value	of any property transferred	Date payment	Amount of payment
				Credit Counseling Serv	ices	or transfer	
	Hananwill Credit Cou	nseling		ordan oddrioding dorv	1000	2018	\$25.00
	115 N. Cross St. Robinson, IL 62454						
р	romised to help you dea	with your o	reditors or to	make payments to your	on your behalf pay or transfer any pr creditors?	operty to anyone w	/ho
	o not include any payme No. Yes. Fill in the details.	ent or transf	er that you lis	ted on line 16.			
tr In D	/ithin 2 years before you ansferred in the ordinary clude both outright tran	course of y sfers and tra ansfers tha	your business ansfers made	or financial affairs?	ise transfer any property to anyone, o granting of a security interest or mor nent.		
b	Vithin 10 years before yo eneficiary? (These are o No. Yes. Fill in the details for	ften called a			ty to a self-settled trust or similar dev	ice of which you a	re a
Part	List Certain Financ	ial Accounts	s, Instruments	, Safe Deposit Boxes, and S	Storage Units		
20 W	Vithin 1 year before you fold, moved, or transferre	iled for ban	kruptcy, were	any financial accounts o	r instruments held in your name, or fo	-	

houses, pension funds, cooperatives, associations, and other financial institutions.

No.

Yes. Fill in the details.

Last 4 digits of account number

Type of account or instrument

Date account was closed, sold, moved, or transferred

Last balance before closing or transfer

Case 18-26935 Doc 1 Filed 09/25/18 Entered 09/25/18 15:49:00 Desc Main Page 40 of 55 Document

Weems

Nikole

Debtor 1

Latana Case Number (if known) First Name Middle Name Last Name 21 Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? No. Yes. Fill in the details. Who else had access to it? Describe the contents Do you still 22 Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? No. Yes. Fill in the details. Who else has or had access to it? Describe the contents Do you still have it? **Identify Property You Hold or Control for Someone Else** Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. No Yes. Fill in the details. Where is the property? Describe the property Value **Give Details About Environmental Information** Part 10: For the purpose of Part 10, the following definitions apply: Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24 Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? No. Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice 25 Have you notified any governmental unit of any release of hazardous material? No. Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice 26 Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders. Yes. Fill in the details. Nature of the case Status of the case Court or agency Give Details About Your Business or Connections to Any Business Part 11: 27 Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business? A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time A member of a limited liability company (LLC) or limited liability partnership (LLP) A partner in a partnership An officer, director, or managing executive of a corporation An owner of at least 5% of the voting or equity securities of a corporation

Case 18-26935 Doc 1 Filed 09/25/18 Entered 09/25/18 15:49:00 Desc Main

Debtor 1	Latana	Nikole	Document Weems	Page 41 01 55 Case Number (if known)
CDIOI 1	First Name	Middle Name	Last Name	Cook National (II Mileting
	No. None of the abo	ove applies. Go to Part 12.		
	Yes. Check all that	apply above and fill in the de	etails below for each busine	ess.
	hin 2 years before y titutions, creditors,	· · · · · · · · · · · · · · · · · · ·	d you give a financial stat	ement to anyone about your business? Include all financial
	No.			
	Yes. Fill in the detai	ils.		
		Date is	ssued	
Part 12	Sign Below			
	nnection with a bar .S.C. §§ 152, 1341, 1	• •	fines up to \$250,000, or i	nprisonment for up to 20 years, or both.
×	/s/ Latana Nikole	e Weems	×	
	Signature of Debtor			ature of Debtor 2
	Date 09/17/2018		Data	
	MM / DD /		Date	MM / DD / YYYY
Did	ou attach additions	al nagos to Vour Statement	of Einancial Affaire for In	dividuals Filing for Bankruptcy (Official Form 107)?
_		a pages to rour statement	or i mancial Analis for in	unitidals I ming for Bankraptcy (Ginetal Form 101):
_	No			
`	res			
Did y	ou pay or agree to	pay someone who is not ar	n attorney to help you fill	out bankruptcy forms?
I	No			
□ '	es. Name of perso	on		. Attach the Bankruptcy Petition Preparer's Notice,
				Declaration, and Signature (Official Form 119).

Fill in this in	Caso 19 iformation to identi		Filod 00/25/19 En	tored 09/25/18 15:49:0 2 of 55	0 Desc Main	
Debtor 1	Latana	Nikole	Weems			
505.01	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court for t	the : <u>NORTHERN</u> District of _				
Case Number	r		(State)		Check if this is an	
(If known)			-		amended filing	
Official F	orm 108					
	<u>.</u>	tion for Individua	ls Filing Under Ch	napter 7		12/15
If you are an in	dividual filing unde	r chapter 7, you must fill out	this form if:			
		y your property, or				
=		erty and the lease has not exp				
		-		by the date set for the meeting of cre	editors,	
			e. You must also send copies to e equally responsible for suppl	to the creditors and lessors you list.		
-	nust sign and date t	<u>-</u>	e equality responsible for suppl	ying correct information.		
	_		ded. attach a separate sheet to	this form. On the top of any addition	al pages.	
-	e and case number	•	,			
Creditor's			☐ Surrender ti	he property	□No	
name:			<u> </u>	property and redeem it	<u> </u>	
			<u> </u>	property and enter into a	☐ Yes	
Description	on of		_	on Agreement.		
property	dobt:			-		
securing of	Jebt.		☐ Retain the p	property and [explain]:	-	
Creditor's			Surrender the	he property	<u>—</u> П No	
name:			=	property and redeem it		
	_		_	property and enter into a	∐ Yes	
Description	on of		-	on Agreement.		
property securing of	deht:			property and [explain]:		
Securing (uebt.			property and [explain].	_	
Creditor's			□ Surrender ti	he property	 No	
name:			Retain the p	property and redeem it	_ ☐ Yes	
Decement	n of			property and enter into a		
Description	וו סו			on Agreement.		
property securing	deht:			property and [explain]:		
Josephing					_	

Debtor 1

Latana

Case 18-26935

Filed 09/25/18 Entered 09/25/18 15:49:00

Document Page 43 of 55 humber (if known)

Desc Main

First Name

Doc 1

List Your Unexpired Personal Property Leases

For any unexpired personal property lease that you listed in Sche	edule G: Executory Contracts and Unexpired Leases (Official Form 10	96G),			
	red leases are leases that are still in effect; the lease period has not y				
ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).					
Describe your unexpired personal property leases		Will the lease be assumed?			
Lessor's name:		□ No			
		 □ Yes			
Description of leased		□ 163			
property:					
Lessor's name:		☐ No			
Description of learned		☐ Yes			
Description of leased property:					
property.					
Lessor's name:		□No			
Ecosor s name.					
Description of leased		Yes			
property:					
Lessor's name:		□No			
		□Yes			
Description of leased					
property:					
Lagrania nama		□No			
Lessor's name:					
Description of leased		□Yes			
property:					
Lessor's name:		□No			
		Yes			
Description of leased					
property:					
		_			
Lessor's name:		□ No			
		Yes			
Description of leased property:					
property.					
Part 3: Sign Below					
Under penalty of perjury, I declare that I have indicated my intentic	on about any property of my estate that secures a debt and any				
personal property that is subject to an unexpired lease.	•				
🗶 /s/ Latana Nikole Weems	•				
Signature of Debtor 1	Signature of Debtor 2				
Date Dated: 09/17/2018	Date				
MM / DD / YYYY	Date MM / DD / YYYY				

Case 18-26935 Doc 1 Filed 09/25/18 Entered 09/25/18 15:49:00 Desc Main Document Page 44 of 55

B2030 (Form 2030) (12/15)

United States Bankruptcy Court NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In	re		
La	tana Nikole Weems / Debtor	Case No:	
		Chapter: Chapter 7	
	DISCLOSUR	E OF COMPENSATION OF ATTORNEY FOR DEBTOR	
	mpensation paid to me within one year before the	r. P. 2016(b), I certify that I am the attorney for the above named debtor(e filing of the petition in bankruptcy, or agreed to be paid to me, for servis) in contemplation of or in connection with the bankruptcy case is as follows:	ices
	For legal services, I have agreed to accept	\$800.00	
	Prior to the filing of this statement I have rece	eived	
	Balance Due	\$0.00	
2.	The source of the compensation paid to me wa	as:	
	Debtor(s) Other: (specify)		
3.	The source of compensation to be paid to me i	is:	
	Debtor(s) Other: (specify)		
4.		losed compensation with any other person unless they are members and a	associates
	1 1	ed compensation with a other person or persons who are not members or a t, together with a list of the names of the people sharing in the compensa-	
5.	In return for the above-disclosed fee, I have ag case, including:	greed to render legal service for all aspects of the bankruptcy	
	•	on, and rendering advice to the debtor in determining whether to file a pet	tition in
	bankruptcy; h. Drangetion and filing of any notition, sah	adular atataments of affairs and nlan which may be required:	
	b. Preparation and filing of any petition, sch	nedules, statements of affairs and plan which may be required;	
6.	By agreement with the debtor(s), the above-dis Fee does NOT include any work done post-fili	sclosed fee does not include the following service:	
		CERTIFICATION	7
	, ,	CERTIFICATION a complete statement of any agreement or arrangement for of the debtor(s) in this bankruptcy proceedings.	
	Date: 09/24/2018	/s/ Christopher Michael Dyer	
	Date	Signature of Attorney	
		Geraci Law L.L.C.	

790098 Page 1 of 1 Record #

Name of law firm

Case 18-26935 Doc 1 Filed 09/25/18 Entered 09/25/18 15:49:00 Desc Main Document Page 45 of 55

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Latana Nikole Weems / Debtor	Bankruptcy Docket #:
	Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 09/17/2018 /s/ Latana Nikole Weems

Latana Nikole Weems

X Date & Sign

Record # 790098 B 1D (Official Form 1, Exh.D)(12/08) Page 1 of 1

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

B 201A (Form 201A) (11/11)

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

Record # 790098 B 201A (Form 201A) (11/11) Page 1 of 2

Case 18-26935 Doc 1 Filed 09/25/18 Entered 09/25/18 15:49:00 Desc Main

Form B 201A, Notice to Consumer Debtor(s)

In re Latana Nikole

Page 47 of 55

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 09/17/2018	isi Latana Nikole weems		
	Latana Nikole Weems		
Dated: 09/24/2018	/s/ Christopher Michael Dyer		
	Attorney: Christopher Michael Dyer		

790098 Form B 201A. Notice to Consumer Debtor(s) Record # Page 2 of 2

Case 18-26935 Doc 1 Filed 09/25/18 Entered 09/25/18 15:49:00 Desc Main Document Page 48 of 55

Part 6; Answer These Questions for R	teporting Purposes					
you have?	as "incurred by an individual primari No. Go to line 16b. Yes. Go to line 17 Sb. Are your debts primarily busin money for a business or investment No. Go to line 16c. Yes. Go to line 17.	umer debts? Consumer debts are defined in the consumer debts are defined in the consumer debts are debts that you are through the operation of the business or in the consumer debts or business debts.	e." ou incurred to obtain			
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	No. I am not filing under Chapter 7 Yes I am filing under Chapter 7. D administrative expenses are p No. Yes.	7. Go to line 18 10 you estimate that after any exempt property aid that funds will be available to distribute to	is excluded and unsecured creditors?			
you estimate that you [■ 1-49 □ 50-99 □ 100-199 □ 200-999	☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,000	25,001-50,000 50,001-100,000 More than 100,000			
estimate your assets to [be worth?	\$0-\$50,000 □ \$50,001-\$100,000 □ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	☐\$500,000,001-\$1 billion ☐\$1,000,000,001-\$10 billion ☐\$10,000,000,001-\$50 billion ☐More than \$50 billion			
estimate your liabilities [to be? [□ \$0-\$50,000 □ \$50,001-\$100,000 ■ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion			
Part 7: Sign Below		CONTRACTOR AND	minal (1995) Other Histories (1995) Other His			
I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Signature of Debtor 1 Executed on : 172018 Executed on : 27172018 Executed on						

Case 18-26935 Doc 1 Filed 09/25/18 Entered 09/25/18 15:49:00 Desc Main Document Page 49 of 55

			3		
Fill in this i	nformation to identi	fy your case:	a china ishi da sakabasa malika manbasa nasaja Lushot sabatika		
Debtor 1	Latana	Nikole	Weems		
Debior 1	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States	Bankruptcy Court for t	he: <u>NORTHERN</u> District of			
Case Numbe	r		(State)	Check if this is an	
(If known)				amended filing	
<i></i>					
fficial F	<u>orm 106 De</u>	<u> </u>			
eclara	tion About	an Individual E	Debtor's Sched	ules	40141
					12/1
wo married p	people are filing tog	ether, both are equally resp	onsible for supplying corre	ect information.	
ou must file th	nis form whenever v	ou file bankruptov schedule	es or amended schedules. I	Making a false statement, concealing property, or	
otaining mone	ey or property by fra	aud in connection with a bar	nkruptcy case can result in	fines up to \$250,000, or imprisonment for up to 20	
		341, 1519, and 3571.		, , , , , , , , , , , , , , , , , , , ,	
edifficial to	Sign Below				de la companya de la
Did you pay	or agree to have a	meone who is NOT an attorr			
1001001	or agree to pay sor	neone who is NOT an attorr	iey to neip you iiii out bank	ruptcy forms?	
No					
Yes. 1	Name of Person			Attach Bankruptcy Petition Preparer's Notice, Declaration, and	,
				Signature (Official Form 119)	
Under pena correct.	lty of perjury, I decl	are that I have read the sum	mary and schedules filed w	vith this declaration and that they are true and	
· Ro	10418	Weens	~ 4		
Signatur	e of Debtor 1	000000	Signature of Debto	2	

Date _____MM / DD / YYYY

Case 18-26935 Doc 1 Filed 09/25/18 Entered 09/25/18 15:49:00 Desc Main Document Page 50 of 55

Debtor 1	Latana	Nikole	Weems	Case Number (if known)
	First Name	Middle Name	Last Name	
	No. None of the ab	ove applies. Go to Part 12.		
Γ		apply above and fill in the det	ails below for each business.	
	-			
	lithin 2 years before estitutions, creditors		you give a financial statement	to anyone about your business? Include all financial
	No.			
	Yes. Fill in the deta			
		Date is	sued	
Part	123 Sign Below			
an: in	swers are true and c	orrect. I understand that maken ankruptcy case can result in t	king a false statement, conceali	s, and I declare under penalty of perjury that the ng property, or obtaining money or property by fraud nment for up to 20 years, or both.
\$	E <u>AaJa</u> Signature of Debt	na aleen	✓ Signature of Signature	f Debtor 2
	Date 9 //	7/2018 / YYYY	Date	/ DD / YYYY
Di	d you attach additio	nal pages to Your Statement	of Financial Affairs for Individu	uals Filing for Bankruptcy (Official Form 107)?
	No			
	Yes			
Di	d you pay or agree t	o pay someone who is not ar	n attorney to help you fill out ba	inkruptcy forms?
	No			
	Yes. Name of per	son		Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119)
				Sociation, and Signature (Silvers Silvers)

Case 18-26935 Doc 1 Filed 09/25/18 Entered 09/25/18 15:49:00 Desc Main Document Page 51 of 55

Debtor 1	Latana	Nikole	Weems	Case Number (if known)	
	First Name	Middle Name	Last Name		
Part	28 List Your Un	expired Personal Property Le	ases		
				tracts and Unexpired Leases (Official Form	
				nat are still in effect; the lease period has r	not yet
ended.	You may assume	an unexpired personal prop	erty lease if the trustee does not as	sume it. 11 U.S.C. § 365(p)(2).	
De	scribe your unexpi	red personal property lease	es		Will the lease be assumed?
Les	sor's name:				□ No
	scription of leas	ed			☐ Yes
Les	ssor's name:	alleg kistere kritiste kritiste er eg en fræd anktil en til ste kritiste fræd at kritiste kritiste kritiste kr	e esta de se de recono en cual de color de conse du esta actual de conse de la color de consenio de companya d		
***************************************					Yes
	scription of leas perty:	ed			
Les	ssor's name:				☐ No
	scription of leas	ed			☐ Yes
Les	ssor's name:				□No
	escription of leas	sed			☐Yes
Le	ssor's name:				□No
	escription of leas	sed			□Yes
Le	essor's name:	Leide militaristica puntan en tractica de presenta en Alba punta español por en Español por Alba Pel-Alb			□ No
	escription of leas	sed			∐Yes
Le	essor's name:	terete av til ett er men en en et år hedere er er er en			□ No
	escription of lea operty:	sed			∐ Yes
Pan	Sign Below				
		, I declare that I have indica subject to an unexpired lea		of my estate that secures a debt and any	
% _	Balana	a Weens	€ Signature of Debto	r 2	
	Signature of Debtor Date Dated: MM / DD / Y	1 1/120	Date		

Case 18-26935 Doc 1 Filed 09/25/18 Entered 09/25/18 15:49:00 Desc Main Document Page 52 of 55 DISCLAIMER Debtors have read and agree:

- 1. Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- 2. Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- 3. Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- TAX DEBTS. Most taxes are not discharged in bankruptcy However, income tax debt (1040 type tax) can be discharged if the following four rules are met:
- (1) The tax return was DUE at least 3 YEARS (plus extensions) before the filling of your bankruptcy case (2) You FILED your income tax return at least 2 YEARS before your bankruptcy was filed (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3) You did not wilfully intend to evade the tax. (4) The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5 Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Courl, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt. b. Failure to keep books and records documenting your financial affairs of Luxury purchases or cash advances within 60 days of filling or without intent or ability to repay. d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others of e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy. f. Failure to appear at meetings, court dates, or co-operate with the Trustee
- 9 INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filling fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld Do not deduct extra money from taxes so you are entitled to a refund. change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankrptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.
- 18 Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case is filed in Court AND WE HAVE TO READ. CHECK, & MAKE SURE OUR PETITION IS ACCURATE!!!!

is filed in Court AND WE HAVE TO READ, CHE	CK, & MAKE SURE OUR PETITION IS ACCURATE!!!!	
Dated: 9 / 17 /2018	Balana Weens	X Date & Sign
	Latana Nikole Weems	

Record # 790098 Asset Disclosure Page 1 of 1

Case 18-26935 Doc 1 Filed 09/25/18 Entered 09/25/18 15:49:00 Desc Main Document Page 53 of 55

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Latana Nikole Weems / Debtor Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

Latana Nikole Weems

Record # 790098 B 1D (Official Form 1, Exh.D)(12/08) Page 1 of 1

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

Case 18-26935 Doc 1 Filed 09/25/18 Entered 09/25/18 15:49:00 Desc Main Document Page 54 of 55

ebtor 1	Latana	Nikole	Weems	Case	Number (if knot	wn)			
	First Name	Middle Name	Last Name		ımn A tor 1		Columi Debtor		
linem	ployment compen	esation			\$0.00			\$0.00	
Do no	t enter the amount	if you contend that the amount	t received was a benefit				****		
	·	y Act. Instead, list it here:							
•									
bene	ion or retirement i fit under the Social	income. Do not include any am I Security Act.	fount received that was a		\$0.00			\$0.00	
Do nas a	ot include any bene victim of a war crin	ne, a crime against humanity, o	Security Act or payments received						
					\$0.00		\$	0.00	
				\$	0.00			\$0.00	
10c	Total amounts from	separate pages, if any.			\$0.00			\$0.00	
Calc	ulate your total cu	irrent monthly income. Add lin otal for Column A to the total fo	nes 2 through 10 for each or Column B		\$3,247.37	+		\$0.00 =	\$3,247.
12a.		ne number of months in a year)							x 12
2. Calc	ulate your current	t monthly income for the year.	Follow these steps:	Co	mulina 11 har	•		12a.	\$3,247.
									x 12
12b.	The result is you	r annual income for this part of	the form					12b.	\$38,968.
. Calc	ulate the median	family income that applies to	you. Follow these steps:						
Fill i	n the state in which	n you live.							
Filli	n the number of pe	eople in your household	5						
								13	\$104,885.
To f	ind a list of applica	ble median income amounts, d	e of household o online using the link specified in the ole at the bankruptcy clerk's office.	separate		-		13	\$104,063.
. Hov	v do the lines com	pare?							
14a	x Line 12b is les Go to Part 3	ss than or equal to line 13. On t	he top of page 1, check box 1, There	is no presumpti	ion of abuse				
14b		ore than line 13. On the top of pand fill out Form 122A-2.	page 1, check box 2, The presumption	of abuse is de	termined by Fo	orm 1	22A-2		
Рай	Sign Below			-		-			and the second s
	By signing here	, I declare under penalty of per	jury that the information on this statem	ent and in any	attachments is	true	and corre	ect.	
	Bala	na Weens							
		Latana Nikole Weems	i						
	Date::	<u>9 1 17 1</u> 2018							
	If you checked	line 14a, do NOT fill out or file f	Form 122A-2.						
	If you checked	line 14b. fill out Form 122A-2 a	nd file it with this form.						

Case 18-26935 Doc 1 Filed 09/25/18 Entered 09/25/18 15:49:00 Desc Main Document Page 55 of 55

Form B 201A, Notice to Consumer Debtor(s)

In re Latana Nikole Weems / Debtor

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: <u> </u>	Radama Welma	X Date & Sign
Dated://2018	Attorney: Mario M. Arreola	